

SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

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Statement Date: THGase 1417/Aap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14 Page 1 of 33 oue Date:

Desc 0600080675

07/01/2017

\$2,961.16

Amount Due:

If payment is received on or after 07/17/17; \$0.00 late fee will be charged.

Property Address: 1040 STAR RT 104 LUCASVILLE OH 45648

PLEASE BE ADVISED THIS COMMUNICATION IS SENT FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM AGAINST, OR DEMAND PAYMENT FROM, ANY INDIVIDUAL PROTECTED BY THE U.S. BANKRUPTCY CODE. IF THIS ACCOUNT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY AND NOT AN ATTEMPT TO COLLECT A DEBT AGAINST YOU; HOWEVER, THE SERVICER/LENDER RESERVES THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE LOAN OBLIGATION, INCLUDING THE RIGHT TO FOREGLOSE ITS LIEN UNDER APPROPRIATE CIRCUMSTANCES, NOTHING IN THIS COMMUNICATION SHALL BE CONSTRUED AS AN ATTEMPT TO COLLECT AGAINST THE BORROWER PERSONALLY OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.

Account Information		
Interest Bearing Principal Balance	\$8,323.25	
Interest Rate	2,000%	
Escrow Balance	-\$1,271,34	

The Principal Bulance does not represent the payoff amount of your account and is not to be used for payoff

Explanation of Amounts Payable		
	\$54.13	
Principal	\$13.87	
Interest (for Town 8 Incurance)	\$83.44	
Escrow Amount (for Taxes & Insurance)	\$0.00	
Optional Products and Services	\$151.44	
Regular Monthly Payment	\$0.00	
Total Fees and Charges	\$2,809.72	
Overdue Payment(s)	\$0.00	
Partial Payment (Unapplied) Total Amount Due	\$2,961,16	

Lender Paid Expense Summary		
	Activity Since	Total
Property Inspections (06/08/2017) Total	\$15.00 \$15.00	\$270.64 \$270.64

	Payments Rec'd since OS/19/2017	Paid Year to Date
Demainal	\$0.00	\$0.00
Principal	\$0.00	\$0.00
Interest Escrow (Taxes & Insurance) Optional Insurance	50.00	\$288.5
	\$0.00	\$0.00
	\$0.00	50.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0,00
Partial Payment (Unapplied) Total	\$0.00	\$288.51

saction Activity	(05/19/2017 to 06/20/2017)			P. SEDAMAR		
Date	Description Disbursement-County Tax	Total \$13.38	Principal	Interest	Escrow \$13.38	Other -\$15.00
06/19/2017 06/13/2017 05/31/2017	Property Inspections Disbursement-Insurance	-\$15.00 \$480.00			\$480.00	-112.000

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow nent. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

VOLUNTARY PAYMENT COUPON



MyNationstar.com

ACCOUNT NUMBER

TOTAL AMOUNT DUE

Case 1:17-ap=010450USDoc 6-876 Filed 09/19/17 Entered 09/1 vil.1:17:14:43Desc

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Monday - Thursday: 8 a m. - 8 p m CT Friday, 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT

MyNationstar.com

Your Dedicated Loan Specialist is Candice Jackson and can be reached at (877) 343-5602 EXT, 4670887 or via mail at:

8950 Cypress Waters Blvd, Coppell, TX 75019

1-692-00547-0038580-003-2-001-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323 Statement Date:

06/20/2017

Loan Number

0600080675 07/01/2017

Payment Due Date:

\$2,961.16

Amount Due:

If payment is received on or after 07/17/17, \$0.00 late fee will be charged

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at MyNationstar.com. There is no charge for this service.



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home toans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
 - Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.al.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mit/legal or calt 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the properly securing the original obligation

Natior Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14

Exhibit

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Customer Service: 1-888-480-2432

Monday - Thursday, Bla.m. - Blp.m. CT Friday, Bla.m. - 6 p.m. CT and Saturday, Bla.m. - 2 p.m. CT

MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at:

8950 Cypress Waters Bivd, Coppell, TX 75019

5-692-89348-0040943-003-1-800-001-006-000



THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

ոլիլիագետերակիների բանակինակին

Statement Date:	03/20/2017
Loan Number:	• 0500080675 04/01/2017
Payment Due Date: Amount Due:	\$2,589.28
If payment is received on or after 04/17,	77, \$0,00 late fee will be chargest.

Property Address:

1040 STAR RT 104 LUCASVILLE OH 45648

	THE RESIDENCE OF THE PARTY OF T	Explanation of Amount Due	
Account Information Interest Bearing Principal Balance Interest Rate Escrow Balance The Principal Balance dive not represent the payoff amount of your account purposes	\$8,323.25 2.000% -\$681.36 nst and is not to be used for payoff	Principal Interest Escrow Amount (for Taxes & Insurance) Optional Products and Services Regular Monthly Payment Total Fees and Charges Overdue Payment(S) Partial Payment (Unapplied) Total Amount Due	\$54 13 \$13.87 \$83.44 \$0.00 \$151.44 \$0.00 \$2,437.84 \$0.00 \$2,589.28

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Past Payment Breakdown				
	Payments Rec'd since 02/22/2017	Paid Year to Date		
	\$0.00	\$0.00		
Principal Interest Escrow (Taxes & Insurance) Optional Insurance Fees and Charges Lender Paid Expenses Partial Payment (Unapplied) Total	\$0.00	\$0.00		
	\$0.00	\$288.5		
	\$0.00	\$0.00		
	\$0.00	\$0.00		
	\$0.00	\$0.00		
	\$0.00	\$0.00		
	\$0.00	\$288.5		

		Lender Paid Expense Summary
Total	Activity Since Last Statement	
\$225.64 \$225.64	\$15.00 \$15.00	Property Inspections (03/11/2017)

Transaction Activity (02/22/2017 to 03/20/2017)				THE STREET	
Date	Description	Total	Principal	Interest	Escrow	Other -\$15.00
03/15/2017	Property Inspections	-\$15.00				

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escroso to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal

You can make your payment online at MyNationstar.com. There is no charge for this service.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DESTAND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANERUPTOY OR HAVE RECEIVED A DISCHARGE IN BANKRIPTOY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEST FROM YOU ARE CURRENTLY IN BANERUPTOY OR HAVE RECEIVED A DISCHARGE IN BANKRIPTOY OF HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS POR POSTAL DELIVERY



Case 1:17-ap-01045

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03/21/2017

Please contact us at (888) 850-9398 EXT. 4670715



5-692-89346-0040943-003-2-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties,

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern

Recent Account History:

Unpaid balance of \$175.29 Payment due 10/01/2016: Unpaid balance of \$175.29 11/01/2016: Payment due Unpaid balance of \$175.29 12/01/2016: Payment due Unpaid balance of \$117.36 01/01/2017: Payment due Unpaid balance of \$123.96 02/01/2017: Payment due Unpaid balance of \$123.96 Payment due 03/01/2017:

Current payment due 04/01/2017: \$151.44

Total: \$2,589.28 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp

The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

HUD Housing Counseling Agency Locator: (800) 569-4287

The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.



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- "Military OneSource" is the U. S. Department of Defense's information resource. if you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mit/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

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RETURN SERVICE ONLY PLEASE DO NOT SEND MAIL TO THIS ADDRESS P.O. BOX 619063 DALLAS, TX 75261-9063

8-692-76292-0023877-002-1-000-001-000-000



THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

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Account Information		
	\$8,323.25	
Interest Bearing Principal Balance	2.000%	
Interest Rate (Until 02/01/2017)	-\$859.97	
Escrow Balance		

The Principal Italianse does not represent the payoff amount of your account and to not to be used for payoff

Lender Paid Expense Summary		
	Activity Since Last Statement	Total
Property Inspections (10/19/2016)	\$0.00 \$0.00	\$150.64 \$150.64

CONTACT INFORMATION

Customer Service: 1-888-480-2432 Monday - Thursday, B a m - 8 p m. CT Friday, B a m. - 6 p m. CT and Saturday, B a m - 2 p m. CT

MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT, 4670715 or via mail at.

8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:

11/18/2016 0600080675

Loan Number Payment Due Date: 12/01/2016

Amount Due:

\$2,048.71

If payment is received on or after 12/17/16, \$0.00 late fee will be charged

Property Address: 1040 STAR RT 104 LUCASVILLE OH 45648

Explanation of Amount Due		
\$54.13		
\$13.87		
\$83,44		
\$0.00		
\$151,44		
\$0.00		
\$1,897.27		
50.00		
\$2,048,71		

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Past Payment Breakdown	Payments Rec'd since 10/19/2016	Paid Year to Date
Ditaria I	\$0.00	\$0.00
Principal	\$0.00	\$0.00
nterest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
ender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied) Total	\$0.00	\$0.00

Transaction Activity (10/19/2016 to 11/18/2016)

Important Messages

(See Reverse side for Additional Critical Notices)

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If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no last mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON THOMAS L CASPARI SHEILA R CASPARI

NATIONSTAR MORTGAGE PO BOX 60516 CITY OF INDUSTRY, CA 91716-0516

Ութիկոկիի առիսիի թեթիկին այլույնին այրանական հայարագրանի հայարական հայարական հայարական հայարական հայարարական հ

ACCOUNT NUMBER 0600080675

TOTAL AMOUNT DUE* 12/01/2016 \$2,048.71

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE

PAYMENT DUE IF RECEIVED ON OR AFTER 12/17/2016 \$2,048.71

ADDITIONAL ESCROW **ADDITIONAL PRINCIPAL



TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

IMPORTANT PAYMENT INFORMATION

- It is important in use the remittance stab and crivelege provided since both centam computer enoughing that well bein cases primpt and accurate posting of payments always include your loan number on your beek or answer crick. However, should you not receive your statement, DO NOT DELAY PAYMENT, samply write your loan number on your clack or name you've and must to the payment address as gravided in the Gontact Information section below.
- b) not send cash or correspondence as this could delay processing for respondence should be sent to the address provided in the Contact Laformation section below.
- Information section below.

 Please be advised that if your account is delireptent to if there are fees and charges due your account may not be pail ahead nor may principal reduction payments be applied. When Nationatar Mortgade receives a remittance that is in expende of a payment annount, that review is applied to your account in a econdance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Extree amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as in how you would be except assessed to your account of the principal payment in the face of your remittance stull.

 Any huma some received that is not accompanied by a new fitting will be
- Any hump sum received that is not accompanied by a payoff quote will be
 applied according to our standard perment apply a time rules. This will not
 result in satisfaction and receiverpancy release unless amount tendered
 action all amounts time and owing on the account.
- Schedule of Fee for Select Services may be found on our website at

6

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicementhers Gred Heltef Act (SCHA) mareller protection or relat to member of the military who have been called tractive duty. If you are a member of the military who have been called tractive duty. If you are a member of the military who have been called to active duty or received a Permanent Change of Statism order and you have not already you are not seen to act to a service of the military of the office of the control of the military who have been already to a service of the military of the military of the order of the control of the military of the military of the order of the military of the military of the order of the military of the military of the military of the order of the military of the

Please visit our website at MyNationstar.com for complete details regarding Lagal Hights and Protections Under the SCRA

LATE CHARGES AND OVERDRAPT FRES

Paymenta received and posted after a prace period will be assessed a late charge. The late charge rate and number of grass days are shown in your Note. Proceedings about the for postal delays as the receipt and posting date will govern the assessment of a late there. Partial your Poster flows allows adequate time for postal delays as the receipt and posting date will govern the assessment of a late there. Partial your Poster for grass and the payment and assess your favor account an unsufficient funds fee of up to \$30.00, as permutted by applicable law. (This fee may vary be useful.) by state 1

HOMEOWNER COUNSELING NOTICE

Hysur loan is delinquent, you are entitled to receive home-witerably rounseling form an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD approved, neaprofit homeownership counseling agencies may be downloaded. From the Internet at http://www.hud.gov/.fdCras.htm/sib.htm.htm:rd4.cfmor/by-ralling-the-HUD ted free number 1 600 500 500 500 500 free TDD number 1 800 877 5000 in obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For these customers who reside in the state of New York, between may file a emplants about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Commerce Help Unit at 1-500-342-3736 or by visiting the Department's website at ways, disay gas. Nationatar Mortance LLC is registered with the New York Superintendent of Banks.

us. Late or missod payments and other defaults on your account may reflect on your credit report which can impac

PAYMENT OFFICENS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Montgage does not change a feet to activate this service. Call 1-888-480-2-132 for more information or visit our website at MyNationstar.com

avs you to log on to your account anytime to make a psyment. There is no charge for this service. Log onto MyNatioustar.com

Specif-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service

Payment by Muil Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loon number on and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

Money Grain Express Phyment ensures same day delivery of your payment to Nationstar Mortgage, Visit your local Money Gram Agent, Call 1-800-926-9400 to lucate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number The Money Grain Receive Code is ***1678***, All ExpressPayment transactions require cash. The agent will charge a fee for this service.

Western Union QuichCollect* ensures same day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Gall 1 800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require cash, Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Checks If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed processed for technical reasons, you authorize us to process the copy of your check because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes

Your Rights: You should contact your fluancial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer

CONTACTINFORMATION

 $Customer Service: 1-888-480-2432, Monday through Thurwday 8\,am - 8\,pm\,CT, Friday 8\,am - 8\,pm\,CT, and Saturday 8\,am - 2\,pm\,CT, and$ [Galls may be monitored and/or records for quality assurance purposes]

24-bour automated account information: Legento MyNationstar.com OR call 1-888-480-2432

Multing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account. BANKRUPTOV NOTICES

OVERNIGHT DELIVERY INSURANCE RENEWALS/ TAX NOTICES/ PAYMENTS: NOTICE OF BRROW PAYMENTS: BILLS: INFORMATION REQUEST/ CORRESPONDENCE: qwir: P.O. Box 961229 P.O. Box 7729 Springfield, OH 45501-7729 Dallas, TX 75261-97-11 8950 Cypress Waters Blvd P.O. Box 619098 Fort Worth, TX 76161-0229 P.O. Box 60516 Coppell, TX 75019 Dallas, TX 75261-9741 Fax (817) 826 1861

City of Industry, Fax (800) 687-4729 'PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Nationstar Mortgage, P.O. Box 619098, Dallas, TX 7E261-97-11, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, Nationstar Mortgage, P.O. Box 619098, Dallas, TX 7E261-97-11, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, Nationstar Mortgage, P.O. Box 619098, Dallas, TX 7E261-97-11, Attn: Customer Relations Officer. A "qualified written request, the complex of the reason of the payment coupon or other payment medium supplied by a following the servicer; that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is interror, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower (ii) A written request is interror, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower (ii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the servicing of the loan sought by the borrower (iii) A written request for its additional payment of the borrower (iii) A written request for its additional payment of

is merror, a apparame, or mat provides somewat densitio mosety ser regaining adornastion retaining to the servicing of the late of servicing or the date that the mortgage servicing does not constitute a qualified written request if it is delivered to a servicer more than Lyear after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.

Nationatar Morigage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are naither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate bax: Borrower's Name: Borrower's New Address:	□ Mailing Address	☐ Telephone Number Co-Borrower's Name: Co-Borrower's New Address	Loan #:
Authorized Borrower Number(s): Home ()	Mobile Yes No	Authorized Ga borrower Number(s Home ()	Mobile: Yes No

Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/19/19-11:17:14 Desc

Nationstar PExhibit Page 9 of 33 CONTACT INFORMATION
CITY OF INDUSTRY, CA 917/16-0516

Customer Service: 1-888-480-2432

8-692-76292-0023877-002-2-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Fr.day; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT 4670715 or via mail at:

8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:

11/18/2016

Loan Number: Payment Due Date: 0600080675 12/01/2016

Amount Due:

\$2,048.71

if payment is received on or after 12/17/16, \$0.00 late fee will be charged

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

Exhibit Page 1980m | 8950 Cypress Waters Blvd | Coppell, TX 75019 Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14

11/19/2016

Nationstar

Please contact us at (888) 850-9398 EXT. 4670715



8-692-76292-0023877-002-3-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties,

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

Unpaid balance of \$175.29 Payment due 06/01/2016: Unpaid balance of \$175.29 Payment due 07/01/2016: Unpaid balance of \$175.29 Payment due 08/01/2016; Unpaid balance of \$175.29 Payment due 09/01/2016: Unpaid balance of \$175.29 Payment due 10/01/2016: Unpaid balance of \$175.29 Payment due 11/01/2016:

Current payment due 12/01/2016; \$151.44

Total: \$2,048.71 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287 The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday

Sincerely,

Nationstar Mortgage LLC Loss Mitigation Department

^{*}Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change



Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering
 military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with Interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Nationstar Mongage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note: however Nationstar reserves the right to exercise the logal rights only agreest the property securing the original obligation.

Case 1.17-ap-010453 Doc 6-8 Filed 09/19/17 Entered 09/19/17 1 :17:14₋₄₃Desc

Page 12 of 33 Exhibit

Monday - Thursday; 8 a m - 8 p.m CT

Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT MyNationstar.com

Your Dedicated Loan Specialist is Kalarii Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at: 8950 Cypress Waters Blvd, Coppell, TX 75019

4-692-86382-0039412-003-1-000-001-000-000



THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

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Statement Date:

02/21/2017

Loan Number:

0600080675 03/01/2017

Payment Due Date: **Amount Due:**

\$2,465.32

If payment is received on or after 03/17/17; \$0.00 late fee will be charged.

Property Address: 1040 STAR RT 104 **LUCASVILLE OH 45648**

Account Information	
Interest Bearing Principal Balance Interest Rate	\$8,323.25 2,000% -\$681.36
Escrow Balance	

The Principal Balance down not represent the payoff amount of your account and is not to be used for payoff

Explanation of Amount Due	
	\$54.13
Principal	\$13.87
Interest Plantage P	\$83.44
Escrow Amount (for Taxes & Insurance)	\$0.00
Optional Products and Services	\$151.44
Regular Monthly Payment	\$0.00
Total Fees and Charges	\$2,313.88
Overdue Payment(s)	\$0.00
Partial Payment (Unapplied) Total Amount Due	\$2,465.32

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary		
	Activity Since	
	Last Statement	Tota
Property Inspections (02/10/2017)	\$30.00	\$210.64
Total	\$30.00	\$210.64

Past Payment Breakdown			
	Payments Rec'd since 01/19/2017	Paid Year to Date	
Pull-donl	\$0.00	\$0.00	
Principal	\$0.00	\$0.00	
Interest Escrow (Taxes & Insurance) Optional Insurance Fees and Charges Lender Paid Expenses Partial Payment (Unapplied) Total	\$0.00	\$288.51	
	\$0.00	\$0.00	
	50.00	\$0.00	
	\$0.00	\$0.00	
	\$0.00	\$0.00	
	\$0.00	\$288.51	

ransaction Activity (01/19/2017 to 02/21/2017)					The state of the s
Date	Description	Total	Principal	Interest	Escrow	Other -\$15.00
02/15/2017 01/25/2017	Property Inspections Disbursement-County Tax	-\$15.00 \$13.38			\$13.38	

importan Message

(See Reverse side for Additional Critical Notices)

As shown above, your over an associat has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow ment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Londer Paid Repenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Foes, Property Tunes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar, com and alter your selection to eCorrespondence. ECorrespondence afters convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal

You can make your payment online at MyNationstar.com. There is no charge for this service.

EAT THE IS AN ATTEMPT TO COLLECT A DEST AND ANY INFORMATION OF TAINED WILL BE USED FOR THAT PURPOSE, HOWEVER, IP YOU ARE TO COLLECT A DEST FROM YOU ARE TO COLLECT AND TO COLLECT A DEST FROM YOU ARE TO COLLECT AND TO COLLECT A DEST FROM YOU ARE TO COLLECT AND TO COLLECT DETACH RESE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7



02/22/2017

Please contact us at (888) 850-9398 EXT, 4670715



4-692-86382-0039412-003-2-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE. OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our

Recent Account History

ACCOUNT Theren		
Payment due	09/01/2016:	Unpaid balance of \$175.29
Payment due	10/01/2016:	Unpaid balance of \$175.29
Payment due	11/01/2016:	Unpaid balance of \$175.29
 Payment due 	12/01/2016:	Unpaid balance of \$175.29
Payment due	01/01/2017:	Unpaid balance of \$117.36
Payment due	02/01/2017:	Unpaid balance of \$123.96

Current payment due 03/01/2017: \$151.44

Total: \$2,465.32 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

. If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp

The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

HUD Housing Counseling Agency Locator: (800) 569-4287

The Homeowners HOPETM Hottine Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- · Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

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- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with Interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
 - Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- · Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.at.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes unity and not an attempt to collect a debt. Please note, however Nationater reserves the right to evergine the legal rights only against the property securing the original obligation

592-3572-0115F

Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/14 17:17:14 ENDesc Page 15 of 33



THOMAS L CASPARI

SHEILA R CASPARI

1040 STATE ROUTE 104

LUCASVILLE OH 45648-8323

RETURN SERVICE ONLY EXHIBIT PLEASE DO NOT SEND MAIL TO THIS ADDRESS P.O. BOX 619063 DALLAS, TX 75261-9063

CONTACT INFORMATION

Customer Service: 1-888-480-2432

Monday - Thursday, 8 a.m. - 8 p.m. CT Friday, 8 a.m. - 6 p.m. CT and Saturday, 8 a.m. - 2 p.m. CT

HyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at

8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:

01/18/2017

Loan Number:

0600080675

Payment Due Date:

02/01/2017

Amount Due:

\$2,405.89

If payment is received on or after 02/17/17; \$0.00 late fee will be charged.

Property Address: 1040 STAR RT 104 **LUCASVILLE OH 45648**

\$8,323.25 3.875% <u>-\$667.98</u>

0-692-82672-0013894-001-1-000-001-000-000

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The Perncipal Balance does not represent the payoff amount of your account and is not to be used for payoff psignited

Explanation of Amount Due		
and the same of th	\$47,72	
Principal	\$26.88	
Interest	\$83.44	
Escrow Amount (for Taxes & Insurance)	\$0.00	
Optional Products and Services	\$158.04	
Regular Monthly Payment	\$0.00	
Total Fees and Charges	\$2,247,85	
Overdue Payment(5)	\$0.00	
Partial Payment (Unapplied)	\$2,405.89	
Total Amount Due	45,144	

Please call Nationstar to regisest the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary		
	Activity Since	Total
Property Inspections (01/16/2017) Total	\$30.00 \$30.00	\$195.64 \$195.64

Past Payment Breakdown	Payments Rec'd since 12/21/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$288.51	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$288.51	\$288.51

18/2017 Property Inspections \$15.00 \$96.52		12/21/2016 to 01/18/2017) Description	Total	Principal	Interest	Escrow	Othe
18/201/ Hopery (1spectors) \$96.52	Date						\$15.0
The transfer of the second of	01/18/2017					\$96.52	
10/2017 Osborsentent Publi institute \$288.51	1/10/2017	Disbursement-Flood Insurance				\$288 51	
117 PAVMENT-ESCIOW)17 15	Payment-Escrow Property Inspections	\$15 00				- 5

Important Messages

(See Reverse side for Additional Critical Notices)

Effective 02/01/2017, your interest rate has changed from 2.000% to 3.875% resulting in a change in your monthly payment from \$68.00 to \$74.60. The new payment amount is reflected in this mortgage billing statement.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the currently in bankruptcy or have received a discharged, but is provided for informational purposes only.

OETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

ACCOUNT NUMBER 0600080675

TOTAL AMOUNT DUE" \$2,405.89 02/01/2017

WRITE YOUR LOAN NUMBER ON YOUR PAYMENT DUE IF RECEIVED ON OR AFTER

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE MINMER HAS CHANGED ENTER

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

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- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
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- · Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or selzure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale. foreclosure, or seizure of the real estate.
- The SCRA contains many other protections basides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
 - Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation

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IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prempt and accurate posting of payments. Always include your loon number on your check or money order. However, should you not receive your statement, 100 NOT DELAY PAYMENT, simply write your loon number on your theck or money arter and mult to the payment address as provided in the Contact Information section below.
- Do not send each or correspondence as this could delay processing.
 Correspondence should be sent to the address provided in the Contact Information section below.
- information so timbelow.

 Please he advised that if your account is delanquent or it there are fees and thanges does, your account may not be paid about nor may principal reduction payments be applied. When Nationatar Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account one of the principal and interest due; 2). Applicable Exercis analogs, 3). Fees and other charges assessed to your account One with sequence has been admitted, you may give specific instructions as to here you would like excess amounts to be applied to your account by acting your preference on the face of your remittance with.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless smount tendered satisfies all unsuits due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at McVationstar.com

Exhibit Page 4-7001-33-BESCIVIL BELIEF ALT

The Servicensembers Civil Rebef Art (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware please forward a copy of year orders to us at Nationatar Mortgage LLC. Atta. Military Families. P.O. Box 619086, Dallas, TX 75281-9741. [as 855-856-3427 or email Military Families @malematarmail.com. Be sure to include your loan number with the copy of the orders.

Please visit our website at Meliations accumite complete details regarding Legal Rights and Protections Under the SC SIA.

LATE CHARGES AND OVERDRAFT PRES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial year more causes be applied. If a payment is credited to year account and subsequently distinguously brank, Nationatar Mortgage will reverse that payment and assess your last account an insufficient funds for of up to \$30.00, as permitted by applicable law, (I has fee may vary be state.)

HOMEOWNER COUNSELING NOTICE

If your loan is debusyment, you are entitled to receive homeovenership counseling form an agency approved by the United States Department of Hossing and Urban Development (HUD). A last of the HUD approved compectit homeovenership counseling agencies may be downloaded from the Internet at hitto, forwarded anytoffice of his obtained and the HUD and free hit of the HUD number 1 in 1885-509-4287 (toll free TDD number 1 in 1885-509-4287 (toll free

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further intormation by calling the Department's Consumer Help Unit at 1 800 348 3738 for by visiting the Department's website at wave file uniteraction and the Department's Consumer Help Unit at 1 800 348 3738 for by visiting the Department's Consumer Help Unit at 1 800 348 3738 for by visiting the Department's Consumer Help Unit at 1 800 348 3738 for by visiting the Department's Consumer Help Unit at 1 800 348 3738 for by visiting the Department's Consumer Help Uniteraction and the Department's Consumer Help Uniteraction at the New York Superiment's Consumer Help Uniteraction at the New York Sup

Supergraph before the record which records to the major execute borness have a militared proportion to the distribution your recount may retlest any your conditional transfer which can impact

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically delited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-888-450-2432 for more information or visit our website at MyNationstar, com

Online Payment allows you to logon to your account anytime to make a payment. There is no charge for this service. Logonto MyNationstances:

Speed-Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-848-480-2432. Have your checkbook available to refer to when making your Speed-Pay payment. There will be a fee up to \$19 for this optional service.

Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your lean number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.

Money Gram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Money Gram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The Money Gram Receive Code is ***1678***. All ExpressPayment transactions require each. The agent will charge a fee for this service.

Western Union QuickCollect* ensures same-day delivery of your payment to Nationstar Murigage. Visit your local Western Union Agent. Call 1-800-325-8000 to locate the one nearest you. Complete the QuickGollect form with your name and Nationstar Mortgage loan number, indicating:

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require each, Western Union will charge a fee for this service.

NOTIGE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you suthorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount us the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Inaufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. It the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unsuthorized or Incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT, [Calls may be modified and/or records for quality assurance purposes]

24-hour automated account Information: Logos to MyNationstar.com OR call 1-888-480-2432.

Muiling addresses to Nationstar Morgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other muiling addresses to Nationstar Morgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other muiling addresses.

than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS: NOTICE OF ERROR/ OVERNIGHT DELIVERY INSURANCE RENEWALS/ TAX NOTICES/ PAYMENTS: PAYMENTS: PAYMENTS: PAYMENTS:

QWR⁺:
P.O. Box 619008 8950 Cypress Waters Blvd P.O. Box 7729 P.O. Box 981220 P.O. Box 619004
City of Industry. Dallas, TX 75261-9741 Coppell, TX 75019 Fax (800) 687-4729 Fax (817) 826-1861
CA 91716-0518

*PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS.

Nationatar Mortgage, P.O. Box 618088, Dallas, TX 78261-8741, Attn: Customer Relations Officer, A "qualified written request" must comply with the requirements of RESPA,

as follows: Qualified written request; defined. (i) A qualified written request means a written correspondence (other than notice on a payment coupan or other payment medium supplied by

the servicer that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account

is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower (ii) A written request

loss not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing

loan amount was paid in full, whichever date is applicable.

Nationatar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box

Borrower's Nome:

☐ Mailing Address

Telephone Number

Loan #:

Co-Borrower's Name:

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Exhibit Page 18 of 33950 Cypress Waters Blvd | Coppeli, TX 75019

01/19/2017

Nationstar

Please contact us at (888) 850-9398 EXT, 4670715



0-892-82672-0013604-001-3-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari;

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History.

Unpaid balance of \$175.29 Payment due 08/01/2016: Unpaid balance of \$175.29 Payment due 09/01/2016: Unpaid balance of \$175.29 10/01/2016: Payment due Unpaid balance of \$175.29 11/01/2016: Payment due Unpaid balance of \$175.29 12/01/2016: Payment due Unpaid balance of \$175.29 Payment due 01/01/2017:

Current payment due 02/01/2017: \$158.04

Total: \$2,405.89 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

 If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
- The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.



THOMAS L CASPARI

SHEILA R CASPARI 1040 STATE ROUTE 154 LUCASVILLE OH 45648-8323

D-802-82872-0013664-001-2-005-001-003-005

PO BOX 60516 CITY OF INDUSTRY, CA 91216-0516 MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Continues Services: Proble-2452

Agentins: Thursday Black. Black Services

Friday: Rum Black Continues Black District

Friday: Rum Black Continues Black District

Phylosolostate.com

Your Decreated Loan Continues Black District

(BIRD) BTG-9398 EVT. 46 T175 or vie mellat

B250 Cypress Waters Black, Copper, TX 75019

Statement Date

Gar Number

04/00/09/0675 02/04/2017

Payment Doe Date:

\$2,405.89

Amount Due:

of payment is reconnected or when OS/17/17; 50 00 totaline will be cheeped

If you do not mak to receive paper statements, simply log into your account at MyNationstar.com and after your selection to sCorrespondence. ECorrespondence affers convenient monthly small combinders, no but mail, and archived sulton account to row or described to your personal computer.

You can make your payment colline at MyNationatar com. There is no charge for this wreter if you echedule your payment within H days past your disc dates

Customer Service: 1-888-480-2432 Monday = Thursday; 8 a m. = 8 p m. CT Friday, 8 a.m. = 6 p.m. CT and Saturday; 8 a.m. = 2 p.m. CT MyNationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (877) 783-7491 EXT 4670715 or via mail at:

8950 Cypress Waters Blvd, Coppell, TX 75019

12/20/2016

4-692-79622-0029075-002-1-000-001-000-000



THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 4564B-8323

դողողմիակիիհուիկիթը<u>կ</u>ակներինակուն

Statement Date:	3,12,20,-01
Statement para	0600080675
Loan Number:	01/01/2017
Payment Due Date:	
Payment Due Date	\$2,224.00
Amount Due:	42,221
If payment is received on or after DI/17/17; 1	0.00 late fee will be charged.
If payment is received on or axes	
777	

Property Address: 1040 STAR RT 104 LUCASVILLE OH 45648

Account Information	
	\$8,323.25
Interest Bearing Principal Balance	2.000%
Interest Rate (Until 02/01/2017)	5859.97
Francis Galanco	went and is not to be used for purposs

The Principal Balance does not represent the payoff amount of your account and is not to be used for puspoff

Explanation of Amount Due	
САРІВІЛИСЬ	\$54.13
Principal	\$13.87
Interest	\$83.44
Escrow Amount (for Taxes & Insurance)	\$0.00
Cotional Products and Services	\$151.44
Regular Monthly Payment	\$0.00
Total Fees and Charges	\$2,072,56
Overdup Payment(\$)	\$0.00
Partial Payment (Unapplied) Total Amount Due	\$2,224.00

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Pald Expense Summary		
Echaet Sie	Activity Since Last Statement	Total
Property Inspections (12/16/2016) Total	\$45.00 \$45.00	\$195.64 \$195.64

Past Payment Breakdown	Payments Rec'd since 11/19/2016	Paid Year to Date
	\$0.00	\$0.00
Principal	\$0.00	\$0.00
Interest	50.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
t ender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00

action Activity (11/19/2016 to 12/20/2016)				Escrow	Othe
		Total	Principal	Interest	6361044	\$15 0
Date	Description	\$15 00				-\$15.0
12/20/2016	Property Inspections Property Inspections	-\$15 00				- \$15.0

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the currently in bankruptcy or have received a discharged, but is provided for informational purposes only.

Extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



MyNationstar.com

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED ENTER CHANGES ON BACK OF COUPON THOMAS L CASPARI SHEILA R CASPARI

Did I I I Man water	
ACCOUNT NUMBER 0600080675	TOTAL AMOUNT DUE* 01/01/2017 \$2,224.00
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 01/17/2017 \$2,224.00

NATIONSTAR MORTGAGE PO BOX 60516 CITY OF INDUSTRY, CA 91716-0516 սիսիկարկին երկանի անագրինին արև արևանին արև արևաների հետարանակությունները և

ADDITIONAL ESCROW **ADDITIONAL PRINCIPAL

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TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

Do not send cash or currequiridence as this could delay proceed Correspondence should be sent to the address provided in the Co Information section below.

Information section below.

Please be a leaved that if your accusant is delimparent or if there are fees and charges due, your accusant may not be part ahead nor may principal reduction pyrments be applied. When Nationatar Mortgage receives a remutance that is increase and a permetta meant, that cares is applied to you a second in accordance with a predetermined sequence is Principal and Interest these, 23 Applied before a amount; 31 Fees and other charges assessed to pour account Once this sequence has been satisfied you may give specific instructions as to how you would the excess and must to be applied to your account by noting your preference on the lace of your remittance state.

Anches may be a preserved that is not accompanied by a payerfunction will be

Any lump sum received that is not accompanied by a payoff quote will be applied according to mor standard payment application rules. This will not read in satisfaction and receivers are release unless amount tend-red axisfice all are sum and due and ewing for the account.

Schedule of Fee for Select Services may be Louid on our website at

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HOMEOWNER COUNSELING NOTICE

Hypor I san is delinquent, you are entitled to receive howeversels by some ling form an accury approved by the United States Department of Housing and Urban Development (HLD). A list of the HLD approved, nearpoint to recovered by crome-ling accurate may be downt, aded from the Internet at him/forward index (All Development of the Community of t

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York burrower may file complaints alsout the Servicer with the New York State Hanking. Department or may obtain further information by calling the Department's Consumer. Help Unit at 1 800-342 3736 or by visiting the Department a website at wordsing carry are Nationatar Mortgage LLC is registered with the New York Superintendent of Banks.

reaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact est to the major or Vallonstor "Cortunge may report your scent east ability to obtain other fames of cradit.

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. National ar Mortgage does not charge a fee to activate this service. Call 1-888-480-2432 for more information or visit our website at MyNationstar.com

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Payto: Nationatar Mortgage Code City: Astar State: TX

 $All\ Quick Collect\ transactions\ require\ cash.\ We stern\ Union\ will\ charge\ a\ fee\ for\ this\ service$

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check; If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the AUDITION TO CONVEY YOUR CHOCK: If you send us a check to make your payment, your check may be converied into an executing from transfer An executing funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purpose

Your Rights: You should contact your fluencial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is name programs con amount content your manness manness inquestions; is you occurred that the electronic came manness are post annually otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACTINEORMATION

Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm GT, Friday 8 am - 6 pm GT, and Saturday 8 am - 2 pm GT.

[Cultamov be mentioned and for smooth for mobile and management of the mobile and management [Calls may be menitored and/or records for quality assurance purposes

24-hour automated account information: Logon to MyNaticustar.com OR call 1-888-480-2432

Mulling nuthresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account BANKRUPTCY NOTICES/

OVERNIGHT DELIVERY INSURANCE RENEWALS/ TAX NOTICES/ PAYMENTS: NOTICEOPERBORA PAYMENTS: COURESPONDENCE: INFORMATION REQUEST/ P.O. Box 61909-1 QWR's P.O. Hox 961229 P.O. Box 7729 Springfield, OH 45501-7729 Dallas, TX 75261-9741 8930 Cypress Waters Blvd Fort Worth, TX 76161-0229 P.O Box 619098 P.O. Box 60516 Coppell, TX 75019 Dallas, TX 75261-9741 Fax (817) 826-1861 City of Industry, CA 91716-0516 Fax (800) 687-4729

*Pursuant to respa, a "qualified written request" (QWR) regarding the servicing of your loan must be sent to this address: *PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
Nationstar Mortgage, P.O. Box 610089, Dallas, TX 75261-9741, Attn: Customer Relations Officer, A "qualified written request" must comply with the requirements of RESPA,
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is in retrue, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower, (ii) A written request
is in retrue. is necessary, a approximate, or that provinces and a relation of the service and a relation amount of the servicing of the date of the servicing or the date that the mortgage servicing does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither fiable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: Borrower's Name: Borrower's New Address:	□ M	ailing Address		Co-Barrowe Co-Barrowe		Loan W:		
Authorized Borrower Number(s): Home () Work () Other ()	Ext.	Mobile: Yes Mobile: Yes Mobile: Yes	No No No	Authorized Home (Work (Other (Signature l	Ga-borrower Nun)))))	uber(8); Ext,	Mobile: Yes Mobile: Yes Mobile: Yes	N N

Case 1:17-ap-01045 Doc 6-8_ Filed 09/19/17 Entered 09/14/9/17G14EIL7014 STATEMENT - Page 2

Nationstar

Exhibit Page 22 of 33 CITY OF INDUSTRY, CA 91716-0516

CONTACT INFORMATION

Customer Service: 1-888-480-2432
Monday - Thursday; 8 a.m. - 8 p.m. CT
Friday; 8 a.m. - 6 p.m. CT and Saturday, 8 a.m. - 2 p.m. CT
MyNationstar.com

Your Ded-cated Loan Specialist is Kalani Boyd and can be reached at (877) 783-7491 EXT. 4670715 or via mail at:

8950 Cypress Waters Blvd, Coppell, TX 75019

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

4-692-79622-0029075-002-2-000-001-000-000

Statement Date:

Loan Number:

12/20/2016 0600080675 01/01/2017

Payment Due Date:

\$2,224.00

Amount Due: if payment is received on or after 01/17/17: \$0.00 late fee will be charged.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due date.

Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/19 Entered 09/19/1 RETURNATION PAGE 23 of 33

Nationstar

THOMAS L CASPARI

SHEILA R CASPARI

1040 STATE ROUTE 104

LUCASVILLE OH 45648-8323

P.O. BOX 619063 DALLAS, TX 75261-9063

CONTACT INFORMATION

Customer Service: 1-888-480-2432 Monday - Thursday: 8 a.m. - 8 p.m. CT Friday: 8 a.m. - 6 p.m. CT and Saturday: 8 a.m. - 2 p.m. CT <u>MyNationstar.com</u>

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at: 8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:

11/18/2016

Loan Number: Payment Due Date: 0600080675 12/01/2016

\$2,048.71

Amount Due:

If payment is received on or after 12/17/16; \$0.00 late fee will be charged.

Property Address: 1040 STAR RT 104 **LUCASVILLE OH 45648**

Account Information	
Interest Bearing Principal Balance Interest Rate (Until 02/01/2017)	\$8,323.25 2,000% -\$859.97
Escrow Balance	ti in bound for most

8-692-76292-0023877-002-1-000-001-000-000

ուսոյթուվորի անագություն ու այդանություն և հայարարան և հայարան արդանական արագության և հայարան արդանական և հայա

The Principal Balance does not represent the payoff amount of your account and is not to be a

Explanation of Amount Due		
	\$54.13	
Principal	\$13.87	
Interest S Interest	\$83,44	
Escrow Amount (for Taxes & Insurance) Optional Products and Services	\$0.00	
	\$151.44	
Regular Monthly Payment	\$0.00	
Total Fees and Charges	\$1,897.27	
Overdue Payment(s)	\$0.00	
Partial Payment (Unapplied) Total Amount Due	\$2,048,71	

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary		
	Activity Since Last Statement	Total
Property Inspections (10/19/2016) Total	\$0.00 \$0.00	\$150.64 \$15 0.64

	Payments Rec'd since 10/19/2016	Paid Year to Date
(Notation)	\$0.00	\$0.00
Principal	\$0.00	\$0.00
Interest Escrow (Taxes & Insurance) Optional Insurance Fees and Charges Lender Paid Expenses	\$0.00	\$0.00
	\$0.00	\$0.00
	50.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$0.00
Partial Payment (Unapplied) Total	\$0.00	\$0.00

Transaction Activity (10/19/2016 to 11/18/2016)

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Lender Paid Expenses" are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

If you do not wish to receive paper statements, simply log into your account at MyNationstar.com and alter your selection to eCorrespondence. Ecorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETAGH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGI

MyNationstar.com

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON. THOMAS L CASPARI SHEILA R CASPARI

TOTAL AMOUNT DUE" **ACCOUNT NUMBER** 12/01/2016 \$2,048.71 0600080675 PAYMENT DUE IF RECEIVED ON OR AFTER WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE 12/17/2016 \$2,048.71

NATIONSTAR MORTGAGE PO BOX 60516 CITY OF INDUSTRY, CA 91716-0516 Ուսինսինի հայինիներ գերինին ակուրինին ան

ADDITIONAL ESCROW "ADDITIONAL PRINCIPAL

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

IMPORTANT PAYMENT INFORMATION

- * It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT, simply write your loan number on your check or money order and mail to the payment address as provided in the Contact Information section below.
- Do not send cash or currespondence as this could delay processing.
 Correspondence should be sent to the address provided in the Contact Information section below.
- Information section below.

 Picase be advised that if your account is delinquent or if there are free and charges due, your account may not be paid ahead nor may principal reduction perments be applied. When Nationstar Mortages receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence. 1) Principal and Interest due; 2) Applicable Exercive assuming 3) Free and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to have you would like excess amounts to be applied to your account by noting your preference on the face of your remittance study. face of your remittance stub
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not revail in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- Schedule of Fee for Select Services may be found on our website at

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SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who have been called to active duty or received a Permanent Change of Station order and you have not already you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already you about a station of the orden

Please visit our website at MgNationetar.com for complete details regarding Legal Rights and Protections Under the SCRA

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial your points of the payments cannot be applied if a payment is cruciated to your account and subsequently dishonored by your bank. Nationatar Mortgage will reverse that payment and assess your loss account an insufficient funds fee of up to \$30.00, as permitted by applicable law (This fee may vary towards).

HOMEOWNER COUNSELING NOTICE

Byour loan is delinquent, you are entitled to receive homeownership counseling form an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD approved, nonprofit homeownership counseling agencies may be downloaded from the Interest at http://norm.hud.gov/filters/hag/sth/hoc/hocsmtd.te/mor by calling the HUD toll free number 1 600 588-4287 (toll free TDD number 1 800-877-6339) to obtain a list of approved nonprofit agencies serving your residential srea.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-343 3736 or by visiting the Department's website at wave.dfa.uv.grg Nationatar Mortgage LLC is registered with the New York Superintendent of Banks.

nts and other defeats on your account may reflect on your credit r

PAYMENT OPTIONS

Auto-Pay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Nationstar Mortgage does not charge a fee to activate this service. Call 1-868-460-2432 for more information or visit our website at MyNationstar.com



Online Payment allows you to log on to your account anytime to make a payment. There is no charge for this service. Log onto MyNationstar.com Speed Pay is a pay-by-phone service, which allows you to select the payment processing date. Call 1-888-480-2432. Have your checkbook available to refer to when



making your Speed-Pay payment. There will be a fee up to \$19 for this optional service. Payment by Mail Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on



ESTERN F

your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges. MoneyGram ExpressPayment ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local MoneyGram Agent. Call 1-800-928-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Nationstar Mortgage loan number. The Money Gram Receive Code is ***1678***.

All ExpressPayment transactions require cash. The agent will charge a fee for this service.



Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating

Pay to: Nationstar Mortgage Code City: Astar State: TX

All QuickCollect transactions require eash. Western Union will charge a fee for this service

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION



Customer Service: 1-888-480-2432, Monday through Thursday 8 am - 8 pm CT, Friday 8 am - 6 pm CT, and Saturday 8 am - 2 pm CT. [Calls may be monitored and/or records for quality assurance purposes]



24-hour automated account information: Logonto MyNationsias.com OR call 1-888-480-2432.

Mailing addresses for Nationstar Mortgage are listed below, Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account. BANKRUPTCY NOTICES/ OVERNIGHT DELIVERY INSURANCE RENEWALS/ TAX NOTICES/

PAYMENTS:

NOTICE OF ERROR/ INFORMATION REQUEST/ OWR*:

CORRESPONDENCE:

BILLS:

PAYMENTS:

P O Box 60516

P.O. Box 619098 Dallas, TX 75261 9741 8950 Cypress Waters Blvd Coppell, TX 75019

P.O. Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729

P O Box 961229 Fort Worth, TX 76161-0229 Fax (817) 826-1861

P.O. Box 619094 Dallas, TX 75261-9741

PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: *PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:

Nationstar Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer, A "qualified written request" must comply with the requirements of RESPA,

so follows: Qualified written request; defined. (i) A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by

the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account

is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request

is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the date that the mortgage servicing

does not constitute a qualified written request if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing

loan amount was naid in full, whichever date is applicable.

Nationstar Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts. loan amount was paid in full, whichever date is applicable.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box:	□ Me	iling Address		☐ Telephone Number Co-Borrower's Name:		
Borrower's Name:				Co-Borrower's Name:		
Borrower's New Address:				Co-Borrower's New Address		
Authorized Borrower Number(8):				Authorized Co-borrower Number(s)	*	
	6.93	Mobile: Yes	No	Hame ()		Mobile: Yes No
Work (Ext:	Mobile: Yes	No	Work ()		Mobile: Yes No
Other ()		Mobile: Yes	No	Other ()		Mobile: Yes No

Signature Required:

Case 1:17-ap-01045 Poc 6-8 Filed 09/19/17 Entered 09/19/1745E!19/14-TABENT - Page 2

Nationstar Exhibit 60516 Page 25 of 33

CONTACT INFORMATION

Customer Service: 1-888-480-2432 Monday - Thursday; 8 a.m. - 8 p.m. CT Friday; 8 a.m. - 6 p.m. CT and Saturday; 8 a.m. - 2 p.m. CT My Nationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT 4670715 or via mail at: 8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:

11/18/2016

Loan Number:

0600080675

Payment Due Date:

12/01/2016

Amount Due:

\$2,048.71

If payment is received on or after 12/17/16; \$0.00 late fee will be charged.

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

8-692-76292-0023877-002-2-000-001-000-000

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 9 days past your

Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14 Desc

Exhibit

Page 26 of 33 com | 8950 Cypress Waters Blvd | Coppell, TX 75019

11/19/2016

Nationstar

Please contact us at (888) 850-9398 EXT, 4670715



8-692-76292-0023877-002-3-000-001-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

Unpaid balance of \$175.29 Payment due 06/01/2016: Unpaid balance of \$175.29 Payment due 07/01/2016: Unpaid balance of \$175.29 08/01/2016: Payment due Unpaid balance of \$175.29 Payment due 09/01/2016: Unpaid balance of \$175.29 Payment due 10/01/2016: Unpaid balance of \$175.29 Payment due 11/01/2016:

Current payment due 12/01/2016: \$151.44

Total: \$2,048.71 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.

If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp

The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

HUD Housing Counseling Agency Locator: (800) 569-4287 The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. the handraintry or have received a discharge in bankruptcy, this communication is not an attempt





692-3572-0115F

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- · Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or flability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Nationstar Mongage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for Indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA7

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be achised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Nationstar resorves the right to exercise the legal rights only against the property securing the original obligation.



THOMAS L CASPARI

1040 STATE ROUTE 104 **LUCASVILLE OH 45648-8323**

SHEILA R CASPARI

4-692-72662-0002680-001-000-000-000-000

Customer Service: 1-886-480-2432 Monday - Thursday; 8 a.m. - 8 p.m. CT Friday, B a.m. = 6 p.m. CT and Saturday, B a.m. = 2 p.m. CT My Nationstar.com

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or viz mail at: 8950 Cypress Waters Blvd, Coppell, TX 75019

Statement Date:

10/18/2016

Loan Number: Payment Due Date: 0600080675 11/01/2016

Amount Due:

\$1,873.42

If payment is received on or after 11/17/16, \$0.00 late fee will be charged.

Property Address: 1040 STAR RT 104 LUCASVILLE OH 45648

Account Information	
Interest Bearing Principal Balance	\$8,323.25
Interest Rate (Until 02/0V/2017)	2,000%
Escrow Balance	-\$859.97

Explanation of Amount Due		
Principal	\$54,13	
Interest	\$13.87	
Escrow Amount (for Taxes & Insurance)	\$83,44	
Optional Products and Services	\$0.00	
Regular Monthly Payment	\$151.44	
	\$0.00	
Total Fees and Charges	\$1,721.98	
Overdue Payment(s)	\$0.00	
Partial Payment (Unapplied) Total Amount Due	\$1,873.42	

Please call Nationstar to request the full amount owed on your account as the may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary		
	Activity Since Last Statement	Total
Property Inspections Total	\$15.00 \$15.00	\$150.64 \$150.64

Past Payment Breakdown		
	Payments Rec'd since 09/21/2016	Paid Year to Date
Principal	\$0.00	\$0.00
Interest Escrow (Taxes & Insurance)	\$0.00	\$0.00
	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges Lender Paid Expenses	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$0.00
Partial Payment (Unapplied) Total	\$0.00	\$0.00

Transaction Activity ((09/21/2016 to 10/18/2016)					
Date	Description	Total	Principal	Interest	Escrow	Other -\$15.00
09/23/2016	Property Inspections	·\$15.00				22,111,2%

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly a payment. We recommend you make additional payments to your escrow to climinate or reduce the shortage.

other company. These expenses may include, but are not limited to, Legal "Lender Paid Expenses" are funds paid by Nationstar on your behalf to an Fees, Property Tuxes, Homeowners Insurance, and Property Inspections.

You can make your payment online at MyNationstar.com. There is no charge for this service if you schedule your payment within 8 days past your due date.

This is an attempt to collect a debt and any information obtained will be used for that purpose

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstar MORTGAGE

MyNationstar.com

PHONE NUMBER HAS CHANGED ENTER
CHANGES ON BACK OF COUPON.
THOMAS L CASPARI SHEILA R CASPARI

0600080675	TOTAL AMOUNT DUE* 11/01/2016 \$1,873.42
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 11/17/2016 \$1,873.42

NATIONSTAR MORTGAGE PO BOX 60516 CITY OF INDUSTRY, CA 91716-0516

ADDITIONAL	ESCROW
**ADDITIONAL	PRINCIPAL

TOTAL AMOUNT OF YOUR CHEC DO NOT SEND CASH	ж
	a a series and he made

^{**}All amounts must be paid in full before additional princip

Case 1:17-ap-01045 Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14 Desc

IMPORTANT PAYMENT INFORMATION

- It is important to use the resistance steb and on both contain computer exceeding that will help accurate posting of payments. Always include your A stranger and to see the remainment more many expenses of the both central remainder of the first stranger and the both central remainder of payments. Always include your least sensitive or you chook to memory order, However, should you not revoice years attainment. DO NOT DELAY PAYMENT, simply write your least teamber on your check or immery carder and entit in the personnt address as provided in the Constant Indian mentions see that the personnt address as provided in the Constant Indian mentions see than helder.
- Po not send cash or currespondence as this could delay processing Correspondence should be sent to the address provided in the Casstant Information section below.
- Information metion below.

 Please be advised that if your occount in rishinguars to if there are feas and charge day, your account may not be published are may privately account to the published are may privately account to the published are may privately account to the published are may privately reduced to the published are may privately account to the control of apparatus temporal to the resultance that is in encount of apparatus temporal to prove account in succordance with a product reduced account of privately prove and interved these, 23 Applished Features sension 19 feas and other charges assessed to your acrossort. Once this sequence has been entirified, you may give specific instructions as to how you would like excess sensors to be applied to your account by noting your preference on the face of your presistance such.
- Any bermy seast received that in not accesspended by a payoff quote will be applied according to our standard payment application rules. This will not result in settinician and recoverymon/pulses embes amount tendered matters and according to the according to the account tendered matters and according to the account.
- * A Schedule of Fee for Select Services may be found on our website MrNationstar ours.

The Servicemembers Civil Rabies Art (SCRA) may after protection or rolled to members of the military who have been called to active duty. If you are a member of the military who have been called to methe duty or received as Farmaneet Cleana of Resigns order and you have not already you are a member of the military who has been called to methe duty or received as Farmaneet Cleana of Resigns order and have not already provided to the received as an interest of the received as a second of the received as a contract of the received as a second of the received

Pleane visit our website at McNationatar.com for complete details regarding Legal Rights and Pro

LATE CHARGES AND OVERDEANT PERS

bypassits received and pusted after a grace parked will be assumed a late charge. The lade charge rate and re-par Note. House allow adequate time for postal delays at the receipt and posting date will grewth the second symmetic cannot be applied. If a purposent is credited to your ancount end subsequently distanced by your receipt that payment and escoup your lasts second as ignorable for the for on to \$30,00, as permitted by applied. If a purpose is credited to your account funds for of up to \$30,00, as permitted by applied. of a late charge. Per Chie for may

HOMEOWHER COUNTRY ING NOTICE

If your hour is delinquent, you are extitled to precive homeoversemble cosmoding form an agency approved by the unit States Department of Housing and Urban Development (RUD). A list of the HUD-approved, nonproved, homeovership cosmoding associates may be development (RUD). A list of the HUD-approved, nonproved to homeovership cosmoding associates may be developed from the later form the later and the list of the hold and help homeofied after the HUD toll five some 1.000-5mm-6mit (shift) from the later and the hold of the homeofied agencies serving year residential area.

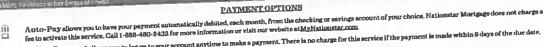
HENTOER STATE SESSION

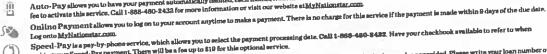
For these customers who reside in the state of New York, berrower may file complaints about the Services with the New York Shake Shaking Department or may obtain further information by calling the Department's Consumer Help Unit at 1.800-343 3736 or by visiting the Department's website at www.dh.ux.ny. Nationater Margage LLC is registered with the New York Superintenderth of Bunks.

Nationale: Martings may repart your account to the major credit bureaux Late or missed reyments and other defaults on your account may reflect on your medit report which can impact your addit, to chicke other forms of credit.

WESTERN |

PAYMENT OPTIONS





espiretive my ma partur prioris service, which anowarous in the section of payment priorise making your Speed-Pay payment. There will be a fea up to \$10 for this optional service. Payment by Mail Detach the coupen provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting data will govern the assessment of late charges.

Money Gram Express Payment ensures same-day delivery of your payment to Nationstar Mortgage, Visit your local Money Gram Agent, Call 1-800-928-9400 to ATURNOUS STREET, CHARLES BY STREET CHERRY STREET, MAY STREET, AND STREET, AND

All ExpressPayment transactions require cash. The agent will charge a fee for this service. Western Union QuickCollect® ensures same-day delivery of your payment to Nationstar Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to we used in the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating locate the one nearest you. Complete the QuickCollect form with your name and Nationstar Mortgage loan number, indicating

Pay to: Nationstar Morigage Code City: Aster State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorisation to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical ressons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is s one sagment the means content your members impossed insulation understanding a you reserve that he securities the member reported on your maneric otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unsutherized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer~Service: 1.888-480-2432, Monday~through~Thursday~6~am-9~pm~CT, Friday~8~am-6~pm~CT, and Saturday~8~am-2~pm~CT, and Saturday~8~am-2~pm~CT, and Saturday~8~am-2~pm~CT, and Saturday~8~am-2~pm~CT, Sat[Calls may be manitored end/or records for quality assurance purposes]

24-hour automated account information: Log on to MyNationstat com OR call 1-888-480-2432 Mailing addresses for Nationstar Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payer PRESENT CONTROL CONTROL OF PERSONNELL MORIGING ARE IMPEDIOUSLY. PRESENT CAPITUM SELECTION AGAINM MUTECIA. THE ACADEMIC MUTECIA. THE ACADEMIC MUTECIAL IN A ACADEMIC MUTECIAL ACADEMICA ACADE

BANKRUPTCY NOTICES/ OVERNIGHT DELIVERY INSURANCE RENEWALS/ TAX NOTICES/ NOTICE OF ERBOR/
INFORMATION REQUEST/
CORRESPONDENCE: PAYMENTS: PAYMENTS: BILLS P.O. Box 619094 P.O. Box 961229 Springfield, OH 45501-7729 Fort Worth, TX 78161-0229 Dallas, TX 78261-9741 Fax (800) 687-4729 Fax (817) 826-1861 QWR": 8960 Cypress Waters Blvd P (1 Box 619098 P.O. Box 60516 Coppell, TX 75019 Dallas, TX 75261-9741

"FURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS:
Nationstar Mortgage, P.O. Box 619096, Delles, TX 75261-9741, Attn. Customer Relations Officer, A "qualified written request" must comply with the requirements of RSSPA,
Nationstar Mortgage, P.O. Box 619096, Delles, TX 75261-9741, Attn. Customer Relations Officer, A "qualified written request" must comply with the requirements of RSSPA,
as follows: Qualified written request; defined. (i) A qualified written request means a written currespondence (other than notice on a payment coupon or other payment medium
the servicer) that includes, or otherwise enables the servicer to identify, the name and secount of the borrower, and includes a statement of the reasons that the borrower believe
the servicer) that includes, or otherwise enables the servicer to identify, the name and secount of the borrower, and includes a statement of the reasons that the borrower believe
the servicery that includes, or otherwise enables the servicer to identify, the name and secount of the borrower, and includes a statement of the reasons that the borrower believe
the servicery that includes, or otherwise enables that the servicer regarding information relating to the servicing of the loan sought by the borrower. (ii) A written request
is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower.

(ii) A written request
to be a servicer of the servicer regarding information relating to the servicing of the loan sought by the borrower, and includes a sealement of the reasons that the borrower, and includes a sealement of the reasons that the borrower relations to the servicer of the servicer requests the servicer of the servicer of the servicer requests the servicer of the servicer requests the servicer of the servicer requests the servicer requests the servicer of the servicer requests the servicer requests the servicer ent coupon or other payment medium supplied the reasons that the borrower believes the acci musplied by IN INTERIOR, IN APPRICABLE, BY LOW PROVIDER WHICH DEALLY CARE SETVICES TO SETVICES TO SETVICES OF THE BALL OF THE OF THE

er or its nasigns or their officers, directors, agents, or employees, are seither liable nor responsible for, or make any repres rendered inserts. loan amount was paid in full, whichever date is applicable. Platicuster Merigage LLC, its affiliator, successors a restarding the products or services offered on any on

CHANGE OF ADDRESS OR TELEPHONE NUMBER

	,	ALIZER C				
Check the appropriate box: Borrower's Name: Borrower's New Address:		Mailing Address		☐ Telephone Number Lox Co-Borrower's New Address	an #:	
Authorized Borrower Number(s): Home () Work () Other () Signature Required:	Ext	Mobile: Yes Mobile: Yes	Na No No	Other () Signature Hequired:	Mobile: Yes Mobile: Yes Mobile: Yes mobile: Yes	No Na No
I consent to bring contacted by Nationator Morty	age LLC at any	telephone manher I have	propuled This is	ncludes, but is not limited in calls from your dialog system t		

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- · Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or setzure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a There is no requirement under the SCHOL receiver, nowever, for a servicementoer to provide a whiteir notice of a copy of servicementer's military orders to the lender in connection with a foreclosure or other seld enforcement action against servicementer's military status of a person by searching the real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the person by searching the servicementer, and examining Department of Defense's Defense Manpower Data Center's website, contacting the servicementer, and examining Department of Determined a Determined management desired a virusing contacting the servicement of servicement and the lender of their their files for indicts of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been decharged in a bankruptcy proceeding, be advised this communication is for informational purposes crity and not an at to collect a debt. Please total, however Nationatar reserves the right to swerctes the legal rights only against the property securing the original obligation.

Doc 6-8 Filed 09/19/17 Entered 09/19/17 11:17:14 Case 1:17-ap-01045 Exhibit Page 31 of 33

Nationstai

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

10/19/2016

Please contact us at (888) 850-9398 EXT. 4670715



4-692-72662-0002680-001-000-000-000-000 THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

RE: Loan Number: 0600080675 Property Address: 1040 STAR RT 104 LUCASVILLE, OH 45648

Dear Thomas L Caspari and Sheila R Caspari:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Your mortgage payment is currently past due for 01/01/2016. Here is a recent payment history, and the reason for our concern.

Recent Account History:

Unpaid balance of \$175.29 Payment due 05/01/2016: Unpaid balance of \$175.29 Payment due 06/01/2016: Unpaid balance of \$175.29 Payment due 07/01/2016: Unpaid balance of \$175.29 Payment due 08/01/2016: Unpaid balance of \$175.29 Payment due 09/01/2016: Unpaid balance of \$175.29 Payment due 10/01/2016:

Current payment due 11/01/2016: \$151.44

Total: \$1,873.42 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment. If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure

may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

HUD Housing Counseling Agency Locator: (800) 569-4287 The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Kalani Boyd and can be reached at (888) 850-9398 EXT. 4670715 or via mail at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely,

Nationstar Mortgage LLC Loss Mitigation Department

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only, 45DLQPCSV1214



^{*}Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

CONTACT INFORMATION

Customer Bendes: 1-885-895-3432 Monday - Thursday B am - 8 p.m.CT Finday, B a m - 6 p.m.CT and Salunday, B a m - 2 p.m.CT Budiations/82.5381

Your Dedicated Loan Specialist is Kalani Boyd and can be reached at [368] 856-9396 EUT. 4670715 or vis med at 2000 Cyproce Weters Blvd, Coppell, TX 75019

5-692-60230-0039786-001-000-000-000-000

THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648-8323

Statement Date. Loan Number: Payment Due Date

06/20/2018 0600080875 07/01/2016 \$1,172.26

Amount Due: If payment is received on or after 07/17/15, \$2.00 less fee will be charged

Pay Online Now Property Address: 1040 STAR RT 104 LUCASVILLE DH 45648

Account Information	
Interest Bearing Principal Balence Interest Rate(Until 02/01/2017)	\$6,323.25 2.000% -\$646.58

Engravy Ballerion

Lender Paid Expense S	ummary	10 30 10
	Activity Since Last Statement	Tota
Property Inspections Total	\$15.00 \$16.00	\$105.6- \$106.6-

Explanation of Amount Due	
	\$54 13
Principal	\$13.67
Interest	\$83,44
Escrow Amount (for Taxes & Insurance)	\$0.00
Optional Products and Services	\$161.44
Regular Manthly Payment	\$0.00
Total Feet and Charges	\$1,020 87
Overdue Paymont(s)	\$0.00
Parsal Payment (Unapplied) Total Amount Due	\$1,172.2

Past Payment Breakdow	i B	A STANSON
	Payments Rec'd since 06/19/2018	Paid Year to Dete
	\$0.00	\$0.00
Principal	\$0.00	\$0.00
Interest Escrow (Texas & Insurance) Optional Insurance	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied) Total	\$0.00	\$0.00

neaction Activity	(05/19/2016 to 06/20/2016)			S STATE OF THE STA		-
	Description	Total	Principal	Interest	Escrow	-\$15.0
Deta 06/10/2016	Properly Inspections	-\$15 00 \$469 00			\$469 (3)	315 0
05/26/2018 05/24/2016	Disbursement-Insurance Disbursement-Suspense	-\$15.00 \$15.00			6 - 60 B 715 (C. P. Joseph S. P.	316 0

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account her a negative beleace. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your secrow to eliminate or reduce the shortage.

"Lander Pald Expenses" are funds peld by Nedonster on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

You can make your payment online at Myllationstar.com. There is no charge for this service if you schedule your payment within 9 days past your due dete.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

Nationstal MANEROPERS OF PLEADE CHECK BOA IF MAJERIO ADDRESS OF PHONE MARRIER HAS CHANGED ENTER CHANGES ON BOCK OF COUPON THOMAS I CASPARI

SHEILA R CASPARI

NATIONSTAR MORTGAGE PO BOX 60516 CITY OF INDUSTRY, CA 91716-0516

-	0800000678	TOTAL AMOUNT DUE* 07/01/2016 \$1,172.28
	WRITE YOUR LOAN NUMBER ON YOU'R CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE	PAYMENT DUE IF RECEIVED ON OR AFTER 07/17/2016 \$1,172.26

ADDITIONAL ESCROW	1
"ADDITIONAL PRINCIPAL	\$
TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH	

CONTACT INFORMATION

Customer Service: 888-480-2432

Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)

www.mymationstar.com Your Dedicated Loan Specialist is Candice Jackson and can be

reached at (866) 316-2432 EXT, 4670887 or via mail at:

8950 Cypress Waters Bivd., Dallas, TX 75019

Statement Date:

08/18/2017

Loan Number: Payment Due Date: 0600080675

09/01/2017

Amount Due:

\$3.175.92

If payment is received on or after 09/17/2017; \$0.00 late fee will be charged.

Property Address: 1040 STAR RT 104 LUCASVILLE OH 45648

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THOMAS L CASPARI SHEILA R CASPARI 1040 STATE ROUTE 104 LUCASVILLE OH 45648



Account Information	
Interest Bearing Principal Balance	\$8,323.25
	2.000%
Interest Rate	-\$1,271.34
Escrow Balance	ψη _ε : 100 ·

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff

Explanation of Amount Due	
Principal Interest Escrow Amount (for Taxes & Insurance) Optional Products and Services Regular Monthly Payment Total Fees and Charges Overdue Payment(s) Partial Payment (Unapplied)	\$54.13 \$13.87 \$50.28 \$0.00 \$118.28 \$0.00 \$3,057.64 \$0.00
Total Amount Due	\$3,175,92

Lender Paid Expense Summary		AND THE
	Activity Since Last Statement	Total
Property Inspections (08/08/2017)	\$15.00 \$15.00	\$300.64 \$300.64

Past Payment Breakdown	Payments Rec'd since 07/19/2017	Paid Year to Date
Principal Interest Escrow (Taxes & Insurance)	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$288.51
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
	\$0.00	\$0.00
Partial Payment (Unapplied) Total	\$0.00	\$288.51

1	Transaction Activity (07/19/2017 to 08/18/2017)								
	Date 08/09/2017	Description Property Inspections	Total -\$15.00	Principal	Interest	Escrow	Other -\$15.00		

Important Messages

(See Reverse side for Additional Critical Notices)

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

if you do not wish to receive paper statements, simply log into your account at www.mynationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mynationstar.com. There is no charge for this service.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

DETACH HERE AND RETURN WITH YOUR INVMENT, PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.